

Fill in this information to identify the case:

Debtor 1 Lon K. Kominski

Debtor 2 Sueann Kominski
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA

Case number 18-05198 MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: The Bank of New York Mellon, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-13 Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 8047

Property address:

572 Winterdale Road
Starlight, PA 18461

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,172.64

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00

c. Total. Add lines a and b. (c) \$ 1,172.64

Creditor asserts that the debtor(s) are contractually obligated for 01 / 01 / 2024 to the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Michael Farrington

Date 02/12/2024

Michael Farrington
12 Feb 2024, 15:33:46, EST

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

Transaction Type	Transaction Date	Amount Received	Post Suspense Short Fall Balance		-\$244.50
			Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied
Beginning Balance	12/11/2018	\$0.00	12/1/2018		
Post-Petition	01/11/19	\$713.00			
Post-Petition	02/28/19	\$800.00	1/1/2019	\$865.17	\$865.17
Post-Petition	03/29/19	\$866.00	2/1/2019	\$865.17	\$865.17
Post-Petition	04/24/19	\$866.00	3/1/2019	\$865.17	\$850.30
Post-Petition	06/05/19	\$866.00	4/1/2019	\$865.17	\$844.39
Post-Petition	07/02/19	\$866.00	5/1/2019	\$865.17	\$865.17
Post-Petition	07/25/19	\$866.00	6/1/2019	\$865.17	\$865.17
Post-Petition	08/28/19	\$866.00	7/1/2019	\$865.17	\$865.17
Post-Petition	09/25/19	\$866.00	8/1/2019	\$865.17	\$865.17
Post-Petition	11/01/19	\$866.00	9/1/2019	\$865.17	\$865.17
Post-Petition	12/02/19	\$866.00	10/1/2019	\$865.17	\$865.17
Post-Petition	01/09/20	\$866.00	11/1/2019	\$865.17	\$865.17
Post-Petition	02/12/20	\$866.00	12/1/2019	\$865.17	\$865.17
Post-Petition	03/26/20	\$866.00	1/1/2020	\$865.17	\$865.17
Post-Petition	04/23/20	\$729.00	2/1/2020	\$865.17	\$865.17
Post-Petition	06/02/20	\$730.00	3/1/2020	\$728.62	\$728.62
Post-Petition	06/19/20	\$728.00	4/1/2020	\$728.62	\$728.62
Post-Petition	07/27/20	\$729.00	5/1/2020	\$728.62	\$728.62
Post-Petition	08/31/20	\$730.00	6/1/2020	\$728.62	\$728.62
Post-Petition	10/12/20	\$730.00	7/1/2020	\$728.62	\$728.62
Post-Petition	11/02/20	\$730.00	8/1/2020	\$728.62	\$728.62
Post-Petition	11/25/20	\$730.00	9/1/2020	\$728.62	\$728.62
Post-Petition	12/28/20	\$730.00	10/1/2020	\$728.62	\$728.62
Post-Petition	01/25/21	\$730.00	11/1/2020	\$728.62	\$728.62
Post-Petition	02/25/21	\$730.00	12/1/2020	\$728.62	\$728.62
Post-Petition	03/23/21	\$730.00	1/1/2021	\$728.62	\$728.62
Post-Petition	04/14/21	\$730.00	2/1/2021	\$728.62	\$728.62
Post-Petition	05/20/21	\$730.00	3/1/2021	\$731.69	\$731.69
Post-Petition	06/23/21	\$730.00	4/1/2021	\$731.69	\$731.69
Post-Petition	07/26/21	\$730.00	5/1/2021	\$731.69	\$731.69
Post-Petition	09/07/21	\$730.00	6/1/2021	\$731.69	\$731.69
Post-Petition	10/06/21	\$730.00	7/1/2021	\$731.69	\$731.69
Post-Petition	11/03/21	\$730.00	8/1/2021	\$731.69	\$731.69
Post-Petition	11/24/21	\$1,460.00	9/1/2021	\$731.69	\$731.69
Post-Petition	11/24/21		10/1/2021	\$731.69	\$731.69
Post-Petition	01/11/22	\$730.00	11/1/2021	\$731.69	\$731.69
Post-Petition	02/07/22	\$730.00	12/1/2021	\$731.69	\$731.69
Post-Petition	03/31/22	\$1,460.00	1/1/2022	\$731.69	\$731.69
Post-Petition	03/31/22		2/1/2022	\$731.69	\$731.69
Post-Petition	04/21/22	\$730.00	3/1/2022	\$730.78	\$730.78
Post-Petition	06/13/22	\$730.00	4/1/2022	\$730.78	\$730.78
Post-Petition	07/06/22	\$730.00	5/1/2022	\$730.78	\$730.78
Post-Petition	08/08/22	\$730.00	6/1/2022	\$730.78	\$684.26
Post-Petition	09/19/22	\$730.00	7/1/2022	\$730.78	\$730.78
Post-Petition	10/31/22	\$730.00	8/1/2022	\$730.78	\$730.78
Post-Petition	11/29/22	\$730.00	9/1/2022	\$730.78	\$730.78

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Sueann Kominski
Lon K. Kominski Jr. aka Lon
Kevin Kominski, Jr. aka Lon Kominski,
Jr. aka Lon Kominski
Debtor(s)

**The Bank of New York Mellon, F/K/A
The Bank of New York as trustee for
registered Holders of CWABS, Inc.,
Asset-Backed Certificates, Series 2005-13
Movant**

vs.

**Sueann Kominski
Lon K. Kominski Jr. aka Lon Kevin
Kominski, Jr. aka Lon Kominski, Jr. aka
Lon Kominski**
Debtor(s)

**Jack N. Zaharopoulos,
Trustee**

BK NO. 18-05198 MJC

Chapter 13

Related to Claim No. 7

**CERTIFICATE OF SERVICE
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Michael P. Farrington of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on February 12, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)
Sueann Kominski
572 Winterdale Road
Starlight, PA 18461

Attorney for Debtor(s) (via ECF)
C. Stephen Gurdin, Jr., Esq.
67- 69 Public Square, Suite 501
Wilkes-Barre, PA 18701-2512

Lon K. Kominski Jr. aka Lon Kevin Kominski, Jr.
aka Lon Kominski, Jr. aka Lon Kominski
572 Winterdale Road
Starlight, PA 18461

Trustee (via ECF)
Jack N. Zaharopoulos
8125 Adams Drive
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail.

Dated: February 12, 2024

/s/ Michael P. Farrington
Michael P. Farrington Esq.
Attorney I.D. 329636
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
(215) 825-6488
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